

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOHN E. SHAFFER
MICHELLE R. SHAFFER
Debtor(s)

Case No. 20-20453CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2020.
- 2) The plan was confirmed on 06/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/18/2022, 02/09/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/03/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$109,601.00.
- 10) Amount of unsecured claims discharged without full payment: \$80,406.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$127,712.92
Less amount refunded to debtor	\$235.16

NET RECEIPTS: **\$127,477.76**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,079.22
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,557.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$12,636.35**

Attorney fees paid and disclosed by debtor: \$1,325.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,450.00	3,509.37	3,509.37	190.38	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	481.00	481.44	481.44	26.12	0.00
CITIZENS BANK NA	Secured	55,934.00	56,528.56	56,528.56	56,528.56	6,265.33
DENTAL FIRST FINANCING++	Unsecured	772.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,608.00	6,608.12	6,608.12	358.49	0.00
DISCOVER PERSONAL LOANS**	Unsecured	16,822.00	16,822.97	16,822.97	912.65	0.00
DISCOVER PERSONAL LOANS**	Unsecured	NA	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	824.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	65,916.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	2,154.37	2,154.37	116.87	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	4,681.63	4,681.63	253.98	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	5,527.67	5,527.67	299.88	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,451.00	5,451.20	5,451.20	295.73	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	9,283.00	9,283.65	9,283.65	503.64	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,869.00	1,869.58	1,869.58	101.42	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	3,143.00	3,143.18	3,143.18	170.52	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	67,475.00	65,010.95	0.00	46,318.41	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	410.64	410.64	410.64	0.00
MERRICK BANK	Unsecured	1,649.00	1,687.74	1,687.74	91.56	0.00
MERRICK BANK	Unsecured	2,155.00	2,196.56	2,196.56	119.16	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	1,582.00	4,130.98	4,130.98	224.11	0.00
SALLIE MAE BANK	Unsecured	10,230.00	14,705.00	14,705.00	797.75	0.00
US BANK NA**	Unsecured	NA	7,894.22	7,894.22	428.26	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	200.22	200.22	10.86	0.00
WELLS FARGO BANK NA	Unsecured	7,688.00	7,688.22	7,688.22	417.09	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$46,318.41	\$0.00
Mortgage Arrearage	\$410.64	\$410.64	\$0.00
Debt Secured by Vehicle	\$56,528.56	\$56,528.56	\$6,265.33
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$56,939.20	\$103,257.61	\$6,265.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$98,036.12	\$5,318.47	\$0.00

Disbursements:	
Expenses of Administration	<u>\$12,636.35</u>
Disbursements to Creditors	<u>\$114,841.41</u>
TOTAL DISBURSEMENTS :	<u>\$127,477.76</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/25/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.